



Docket No.: 1095.1071

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Shuji OYAMA, et al.

Serial No. 08/825,565

Group Art Unit: 3621

Confirmation No. 1113

Filed: March 31, 1997

Examiner: Backer, Firmin

For: APPARATUS AND METHOD FOR GRANTING ACCESS TO NETWORK-BASED SERVICES BASED UPON EXISTING BANK ACCOUNT INFORMATION (AS AMENDED)

AMENDMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

This is in response to the Office Action mailed April 24, 2003, having a period for response, which is set to expire on July 24, 2003. Therefore, this Amendment is timely filed by July 24, 2003. However, if any further fees are required in connection with the filing of this Amendment, please charge our Deposit Account No. 19-3935.

The following amendments and remarks are respectfully submitted.

Reconsideration of the claims is respectfully requested

IN THE CLAIMS:

Please CANCEL claims 1-4 and 8-11.

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REMARKS

In the Office Action mailed April 24, 2003, claims 1-4 and 8-11 were rejected under 35 USC 102(e) as being anticipated by Nel (U.S. PG Pub 2001/0002468).

In response to the Action, claims 1-4 and 8-11 are canceled.

The foregoing rejections are respectfully obviated.

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Claims 5-7 and 12-14 are pending and under consideration and have been allowed.

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

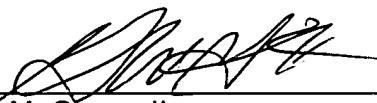
Respectfully submitted,

STAAS & HALSEY LLP

Date:

July 23, 2003

By:


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